



Q1: How do I log on to CAP?

A: Access CAP by clicking on the CAP link

<http://iowafinanceauthority.gov/TitleGuaranty/Residential> under Resources, or go directly to CAP at <https://www.iowatitleguaranty.org/>

In the Participant section under Access CAP, type the same Username and Password that you use in CAP currently.

Q2. In the Access CAP area of the Resource Desk, which box should I check to get to my transactions?

A. To start or find a commitment or certificate, click on **Search for or issue a commitment or certificate**.

Q3. How do I renew my participation with Iowa Title Guaranty?

A. When logging into CAP, click on **View/Review/Edit my Participant Record**.



TITLE GUARANTY

CAP 2.0 Questions and Answers

Q4. How do I reset my password?

A. If you do not know your Password, click on **Forgot Password**. The system will prompt you to type the **User Name** and **Email** address. Click on **Submit**.

You will receive an email with the subject line **Title Guaranty Password Assistance**. The email provides a temporary password and link to CAP Log On screen.

Copy the temporary password from the email and paste it into the **Password** field. The system will prompt you to type a **New Password**.

Note! The new password must contain at least eight (8) characters with at least one of each of the following: uppercase letter, lowercase letter, and number.

Q5. How do I reset my user name?

A. Click on **Forgot User Name**. The system will prompt you to type your **Email** address. Click on **Submit**.

You will receive an email with the subject line Title Guaranty Account Assistance. The email provides your username and link to CAP Log On screen.

If the email that you provide is not associated with your record, you will receive the message, "Your user name cannot be retrieved. Please call Iowa Title Guaranty at (515)725-4357 for assistance."

Q6. I am getting an error message. What should I do?

A. Call the Help Desk at (515)725-4357 or send an email to titleguaranty@iowa.gov

Q7. I am unable to print a commitment/certificate. What should I do?

A. Call the Help Desk at (515)725-4357 or send an email to titleguaranty@iowa.gov

Q8. Where is my CPL? Why didn't the CPL print out with the commitment?

A. The Closing Protection Letter prints as a separate document in CAP 2.0. On the Commitment Overview Screen, select "What to Print" to print the CPL.

Q9. Why does the Composite Mortgage Affidavit (CMA) print with every commitment?

A. The CMA now includes a Privacy Notice from Iowa Title Guaranty. The Consumer Finance Protection Bureau (CFPB) requires the Privacy Notice to be given to each Borrower/Buyer and Titleholder at the closing.



Q10. Why does a privacy notice print with a certificate?

A. The Consumer Finance Protection Bureau (CFPB) requires the Privacy Notice to be given to each party of the transaction.

Q11. I am a Division Closer. How do I add a CPL to a commitment?

A. Refer to the CAP 2.0 User Guide on the [CAP Resource](#) webpage. Review pages 36-37 for instructions on how to add a closing protection letter to a commitment which was issued by another participant.

Q12. Do I need to sign up my staff as CAP users today?

A. No, it's not required that you immediately assign a username and password to each staff person. At some point, we would like you to add each CAP user in your office to your participant record. There are several benefits to this enhancement:

- For each transaction in CAP, the transaction detail will show who started the transaction, who issued the commitment or certificate, as well as the field issuer who's signature appears on the document.
- You will be able to search transactions started or issued by a specific staff person.
- For security reasons, if a staff person leaves your employ, your Participant Administrator can inactivate the employee's access to CAP records.

Q13. How do staff logins work in CAP 2.0?

A. The participant retains his/her username and password. Each staff person who works in CAP will have his/her own username and password. The participant can designate the role of each staff (Admin or Staff). See **Add Staff Person to CAP 2.0** on [CAP Resource](#) webpage.

Q14. How do I schedule CAP training?

A. Upcoming group training sessions will be posted [here](#). There are also several short videos on the [CAP 2.0 Resources](#) webpage. To schedule a training session or webinar for you and your staff, call the Help Desk at (515)725-4357.

Q15. How do I issue a commitment or certificate that was started before the transition to CAP 2.0?

A. From the [CAP 2.0 Resources](#) webpage, refer to the **CAP 2.0 User Guide**. Review pages 73-74 for instructions on how to complete a transaction started prior to CAP 2.0.

Q16. How do I start a transaction in CAP 2.0?



A. From the [CAP 2.0 Resources](#) webpage, refer to the **CAP 2.0 User Guide**. Review pages 13-15 for instructions on how to create a new transaction.

Q17. Why does the system not allow me to link to a previous property when creating a new transaction?

A. The system is now transaction based, rather than property based. Each property record is now unique to that transaction. The property screen must be completed for each transaction.

Q18. How do I make a correction to an issued certificate? Where is Form E Endorsement?

A. The Form E endorsement is no longer available. Changes can be made to an issued certificate by clicking on Amend on the Certificate Overview screen. Refer to the **CAP 2.0 User Guide**.

Q19. Why does Commitment Schedule B look different?

A. Requirements are now shown in Schedule B Part I and exceptions are shown in Part II.

Q20. Were all of my commitments and certificates transferred from prior CAP to the new system?

A. All issued commitments and certificates after January 1, 2006, were transferred to CAP 2.0. If you need to access a certificate issued prior to January 1, 2006, contact the Help Desk at (515)725-4357 or send an email to titleguaranty@iowa.gov.